

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re:	§	
WATSON-LINDSEY, ANDREA,	§	CASE NO. 19-24544 GLT
Debtor	§	
	§	
Natalie Lutz Cardiello, Esquire, Trustee,	§	CHAPTER 7
Movant	§	
	§	DOCUMENT NO.
v.	§	
	§	
No Respondent	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Natalie Lutz Cardiello, Esquire, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 171,294.22 (Without deducting any secured claims)	Assets Exempt: 36,318.00
Total Distributions to Claimants: 25,159.38	Claims Discharged Without Payment: 25,438.20
Total Expenses of Administration: 19,840.62	

3) Total gross receipts of \$ 45,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 45,000.00 from the liquidation of

the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 49,708.79	\$ 61,455.66	\$ 36,680.06	\$ 17,389.43
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	11,788.42	11,788.42	11,788.42
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	8,052.20	8,052.20	8,052.20
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	663.80	663.80	663.80
GENERAL UNSECURED CLAIMS (from Exhibit 7)	14,758.27	23,529.56	23,529.56	7,106.15
TOTAL DISBURSEMENTS	\$ 64,467.06	\$ 105,489.64	\$ 80,714.04	\$ 45,000.00

4) This case was originally filed under chapter 13 on 11/22/2019 , and it was converted to chapter 7 on 10/21/2021 . The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/16/2022 By: /s/Natalie Lutz Cardiello, Esquire
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
229 AMES STREET, PITTSBURGH PA 15214	1110-000	45,000.00
TOTAL GROSS RECEIPTS		\$ 45,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Carnegie Library of Pittsburgh C/O Jordan Tax PO Box 200 Bethel Park, PA 15102		28.67	NA	NA	0.00
	Carnegie Library of Pittsburgh C/O Jordan Tax PO Box 200 Bethel Park, PA 15102		20.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	City Of Pittsburgh C/O Jordan Tax Service PO Box 200 Bethel Park, PA 15102		1,504.23	NA	NA	0.00
	City Of Pittsburgh C/O Jordan Tax Service PO Box 200 Bethel Park, PA 15102		320.00	NA	NA	0.00
	City Of Pittsburgh C/O Jordan Tax Service PO Box 200 Bethel Park, PA 15102		3,143.12	NA	NA	0.00
	County of Allegheny C/O Jordan Tax Service, Inc. PO Box 200 Bethel Park, PA 15102		901.33	NA	NA	0.00
	County of Allegheny C/O Jordan Tax Service, Inc. PO Box 200 Bethel Park, PA 15102		330.16	NA	NA	0.00
	County of Allegheny C/O Jordan Tax Service, Inc. PO Box 200 Bethel Park, PA 15102		824.06	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Pittsburgh School District C/O Jordan Tax Service PO Box 200 Bethel Park, PA 15102		1,390.82	NA	NA	0.00
	Pittsburgh School District C/O Jordan Tax Service PO Box 200 Bethel Park, PA 15102		560.00	NA	NA	0.00
	Pittsburgh School District C/O Jordan Tax Service PO Box 200 Bethel Park, PA 15102		3,718.40	NA	NA	0.00
000009	FEDERAL NATIONAL MORTGAGE ASSOCIATI	4120-000	23,661.00	21,456.51	0.00	0.00
000011A	JORDAN TAX SERVICES, INC.	4120-000	NA	0.00	0.00	0.00
000011B	JORDAN TAX SERVICES, INC.	4120-000	NA	0.00	0.00	0.00
000011C	JORDAN TAX SERVICES, INC.	4120-000	NA	2,773.61	17,389.43	0.00
000012A	JORDAN TAX SERVICES, INC.	4120-000	NA	3,881.80	0.00	0.00
000010A	PWSA	4120-000	NA	1,829.83	0.00	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
000010B	PWSA	4120-000	NA	0.00	0.00	0.00
000010C	PWSA	4120-000	NA	0.00	0.00	0.00
000010D	PWSA	4120-000	NA	631.46	1,901.20	0.00
000003	AMERICREDIT FINANCIAL SERVICES, INC	4210-000	13,307.00	13,493.02	0.00	0.00
	DELINQUENT TAXES	4700-000	NA	17,389.43	17,389.43	17,389.43
TOTAL SECURED CLAIMS			\$ 49,708.79	\$ 61,455.66	\$ 36,680.06	\$ 17,389.43

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TRUSTEE COMPENSATION:NATALIE LUTZ CARDIELLO	2100-000	NA	5,250.00	5,250.00	5,250.00
TRUSTEE EXPENSES:NATALIE LUTZ CARDIELLO	2200-000	NA	245.97	245.97	245.97
MUNICIPAL LIENS	2420-000	NA	1,901.20	1,901.20	1,901.20
ALLEGHENY CO. DEPT OF COURT RECORDS	2500-000	NA	78.00	78.00	78.00
Axos Bank	2600-000	NA	25.25	25.25	25.25

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
CLERK, U.S. BANKRUPTCY COURT	2700-000	NA	188.00	188.00	188.00
ATTORNEY FOR TRUSTEE FEES (TRUSTEE FIRM):NATALIE LUTZ CARDIELLO, ESQ	3110-000	NA	1,575.00	1,575.00	1,575.00
ACCOUNTANT FOR TRUSTEE FEES (OTHER FIRM):BONONI & COMPANY, P.C.	3410-000	NA	525.00	525.00	525.00
REALTOR FOR TRUSTEE FEES (REAL ESTATE COMMISSIONS):EXP REALTY	3510-000	NA	2,000.00	2,000.00	2,000.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 11,788.42	\$ 11,788.42	\$ 11,788.42

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
PRIOR CHAPTER ATTORNEY FOR TRUSTEE/DIP FEES (OTHER FIRM): LAWRENCE W. WILLIS	6210-000	NA	8,052.20	8,052.20	8,052.20
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ 8,052.20	\$ 8,052.20	\$ 8,052.20

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000005A	PENNSYLVANIA DEPARTMENT OF REVENUE	5800-000	NA	663.80	663.80	663.80
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ 663.80	\$ 663.80	\$ 663.80

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Aes/pnc Bank Pob 61047 Harrisburg, PA 17106		0.00	NA	NA	0.00
	Ally Financial P.o. Box 380901 Bloomington, MN 55438		0.00	NA	NA	0.00
	First Natl Bk Of Pa 4140 E State St Hermitage, PA 16148		0.00	NA	NA	0.00
	PGH20 1200 Penn Avenue Pittsburgh, PA 15222		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Preferred Cr Pob 1679 St Cloud, MN 56302		0.00	NA	NA	0.00
	Soc Sec Admin Office O 155-10 Jamaica Ave Jamaica, NY 11432		0.00	NA	NA	0.00
	U S Dept Of Ed/Gsl/Atl Po Box 5609 Greenville, TX 75403		9,014.79	NA	NA	0.00
000001	CLEARVIEW FEDERAL CU	7100-000	705.62	705.62	705.62	605.23
000002	CLEARVIEW FEDERAL CU	7100-000	3,632.93	3,632.09	3,632.09	3,115.32
000008	DUQUESNE LIGHT	7100-000	NA	996.30	996.30	854.55
000004	ECMC	7100-000	1,404.93	1,404.93	1,404.93	1,205.04
000006	UPMC HEALTH SERVICES	7100-000	NA	734.18	734.18	629.72
000007	UPMC PHYSICIAN SERVICES	7100-000	NA	811.79	811.79	696.29
000014	US DEPARTMENT OF EDUCATION	7200-000	NA	15,078.11	15,078.11	0.00
000005B	PENNSYLVANIA DEPARTMENT OF REVENUE	7300-000	NA	166.54	166.54	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
TOTAL GENERAL UNSECURED CLAIMS			\$ 14,758.27	\$ 23,529.56	\$ 23,529.56	\$ 7,106.15

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

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Exhibit 8

ASSET CASES

Case No: 19-24544 GLT Judge: GREGORY L. TADDONIO
Case Name: WATSON-LINDSEY, ANDREA

Trustee Name: Natalie Lutz Cardiello, Esquire
Date Filed (f) or Converted (c): 10/21/21 (c)
341(a) Meeting Date: 12/13/21
Claims Bar Date: 12/30/21

For Period Ending: 12/16/22

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2541 ALLEQUIPPA STREET, PITTSBURGH PA 15213	65,000.00	0.00		0.00	FA
2. 2538 ALLEQUIPPA STREET PITTSBURGH PA 15213	99,000.00	0.00		0.00	FA
3. 1306 GIFFORD STREET PITTSBURGH PA 15214	34,900.00	0.00		0.00	FA
4. 229 AMES STREET, PITTSBURGH PA 15214	65,000.00	23,631.37		45,000.00	FA
5. 2015 NISSAN ALTIMA Surrendered in chapter 13 case	0.00	0.00		0.00	FA
6. HOUSEHOLD GOODS & FURNISHINGS	2,000.00	0.00		0.00	FA
7. ELECTRONICS	500.00	0.00		0.00	FA
8. CLOTHING	500.00	0.00		0.00	FA
9. JEWELRY	500.00	0.00		0.00	FA
10. CASH	9.89	0.00		0.00	FA
11. WESTBANCO CHECKING	1,102.33	0.00		0.00	FA
12. WESTBANCO SAVINGS	100.00	0.00		0.00	FA
13. UPMC 403(b)	4,000.00	0.00		0.00	FA
14. TERM LIFE INSURANCE THROUGH EMPLOYER	0.00	0.00		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$272,612.22	\$23,631.37	\$45,000.00	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 07/31/22

Current Projected Date of Final Report (TFR): 07/31/22

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 19-24544 -GLT
Case Name: WATSON-LINDSEY, ANDREA

Trustee Name: Natalie Lutz Cardiello, Esquire
Bank Name: Axos Bank
Account Number / CD #: *****0406 Checking Account (Non-Interest Earn

Taxpayer ID No: *****5948

For Period Ending: 12/16/22

Blanket Bond (per case limit): \$ 8,856,594.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/28/22	4	PV SETTLEMENT, LLC ESCROW ACCOUNT (SIMMER & SIMMER, LLC EXP REALTY ALLEGHENY CO. DEPT OF COURT RECORDS	BALANCE FORWARD				0.00
			NET SETTLEMENT PROCEEDS		23,631.37		23,631.37
			Memo Amount: 45,000.00	1110-000			
			CONTRACT SALES PRICE				
			APROVED AT DOC # 146				
			Memo Amount: (2,000.00)	3510-000			
			REAL ESTATE COMMISSION				
			Memo Amount: (1,901.20)	2420-000			
			MUNICIPAL LIENS				
	Memo Amount: (17,389.43)	4700-000					
	DELINQUENT TAXES						
	Memo Amount: (78.00)	2500-000					
	SATISFACTION FEE						
05/02/22		Axos Bank	BANK SERVICE FEE	2600-000		25.25	23,606.12
10/17/22		CLERK, U.S. BANKRUPTCY COURT 600 Grant Street 54th Floor Pittsburgh, PA 15219		2700-000		188.00	23,418.12
10/17/22	070001	Natalie Lutz Cardiello 107 Huron Drive Carnegie, PA 15106	Trustee Compensation	2100-000		5,250.00	18,168.12
10/17/22	070002	Natalie Lutz Cardiello 107 Huron Drive Carnegie, PA 15106	Trustee Expenses	2200-000		245.97	17,922.15
10/17/22	070003	Natalie Lutz Cardiello, Esquire 107 Huron Drive Carnegie, PA 15106	Attorney for Trustee Fees (Trustee	3110-000		1,575.00	16,347.15

Page Subtotals

23,631.37

7,284.22

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 19-24544 -GLT
Case Name: WATSON-LINDSEY, ANDREATrustee Name: Natalie Lutz Cardiello, Esquire
Bank Name: Axos Bank
Account Number / CD #: *****0406 Checking Account (Non-Interest EarnTaxpayer ID No: *****5948
For Period Ending: 12/16/22Blanket Bond (per case limit): \$ 8,856,594.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
* 10/17/22	070004	Bononi & Company, P.C. 20 N. Pennsylvania Avenue Greensburg, PA 15601	Accountant for Trustee Fees (Other	3410-004		525.00	15,822.15
10/17/22	070005	LAWRENCE W. WILLIS WILLIS & ASSOCIATES 201 PENN CENTER BOULEVARD SUITE 310 PITTSBURGH, PA 15235	Claim 000013, Payment 100.00000%	6210-000		8,052.20	7,769.95
10/17/22	070006	PENNSYLVANIA DEPARTMENT OF REVENUE BANKRUPTCY DIVISION PO BOX 280946 HARRISBURG, PA 17128-0946	Claim 000005A, Payment 100.00000%	5800-000		663.80	7,106.15
10/17/22	070007	CLEARVIEW FCU 8805 UNIVERSITY BLVD CORAOPOLIS, PA 15108	Claim 000001, Payment 85.77280%	7100-000		605.23	6,500.92
10/17/22	070008	CLEARVIEW FCU 8805 UNIVERSITY BLVD CORAOPOLIS, PA 15108	Claim 000002, Payment 85.77210%	7100-000		3,115.32	3,385.60
10/17/22	070009	ECMC LOCKBOX #8682 PO BOX 16478 ST. PAUL, MN 55116-0478	Claim 000004, Payment 85.77224%	7100-000		1,205.04	2,180.56
10/17/22	070010	UPMC HEALTH SERVICES PO BOX 1123 MINNEAPOLIS, MN 55440-1123	Claim 000006, Payment 85.77188%	7100-000		629.72	1,550.84
10/17/22	070011	UPMC PHYSICIAN SERVICES PO BOX 1123 MINNEAPOLIS, MN 55440-1123	Claim 000007, Payment 85.77218%	7100-000		696.29	854.55
10/17/22	070012	DUQUESNE LIGHT C/O TARA R. PFEIFER	Claim 000008, Payment 85.77236%	7100-000		854.55	0.00

Page Subtotals 0.00 16,347.15

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 19-24544 -GLT
Case Name: WATSON-LINDSEY, ANDREA

Trustee Name: Natalie Lutz Cardiello, Esquire
Bank Name: Axos Bank
Account Number / CD #: *****0406 Checking Account (Non-Interest Earn

Taxpayer ID No: *****5948
For Period Ending: 12/16/22

Blanket Bond (per case limit): \$ 8,856,594.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
* 11/21/22	070004	411 SEVENTH AVE., MAIL DROP 16-1 PITTSBURGH, PA 15219 Bononi & Company, P.C. 20 N. Pennsylvania Avenue Greensburg, PA 15601	Stop Payment Reversal STOP PAYMENT	3410-004		-525.00	525.00
11/22/22	070013	Bononi & Company, P.C. 20 N. Pennsylvania Avenue Greensburg, PA 15601	Accountant for Trustee Fees (Other Replaces Check No. 70004	3410-000		525.00	0.00

Memo Allocation Receipts:	45,000.00	COLUMN TOTALS	23,631.37	23,631.37	0.00
Memo Allocation Disbursements:	21,368.63	Less: Bank Transfers/CD's	0.00	0.00	
		Subtotal	23,631.37	23,631.37	
Memo Allocation Net:	23,631.37	Less: Payments to Debtors		0.00	
		Net	23,631.37	23,631.37	

Total Allocation Receipts:	45,000.00	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Total Allocation Disbursements:	21,368.63	Checking Account (Non-Interest Earn - *****0406	23,631.37	23,631.37	0.00
Total Memo Allocation Net:	23,631.37		23,631.37	23,631.37	0.00
			(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00